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FGJB/JLB/36142
03485-P0002A

Declaration and Power of Attorney

As below-named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **Data Processing System For Initiating And Administering Financial Products**, bearing Serial No. 09/930,090, filed August 20, 2001.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. To the best of my knowledge, information, and belief the facts stated therein are true.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign applications for patent or inventor's certificate listed below and have also identified below any foreign applications for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Great Britain Application No. 9903766.5 Filed February 18, 1999

I hereby claim the benefit under Title 35, United States Code, §120 of the following United States application(s) listed below, and insofar as the subject matter of each of the claims of this Application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

PCT Application No. PCT/GB00/00596 Filed February 18, 2000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful

Page two
Declaration and
Power of Attorney
Applicant: Jocelyn Tristram Gervais Wood

false statements may jeopardize the validity of the application or any patent issued thereon.

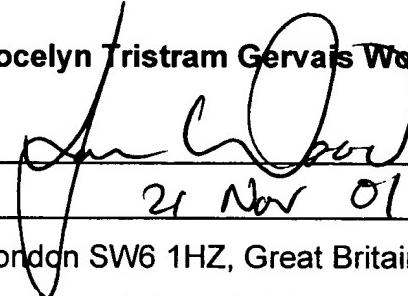
I hereby appoint Wesley W. Whitmyer, Jr., Registration No. 33,558, of ST.ONGE STEWARD JOHNSTON & REENS LLC; 986 Bedford Street; Stamford, Connecticut 06905-5619; Telephone (203) 324-6155, with full power of substitution, association and revocation, as attorney(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Please direct all telephone calls and correspondence to Wesley W. Whitmyer, Jr. at the above address and telephone number.

Full name of first inventor:

Jocelyn Tristram Gervais Wood

Inventor's signature



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